

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
In re:

Chapter 13

MICHELE BARISANO,

Case No. 19-23294 (SHL)

Debtor(s).  
-----X

**DEBTOR LOSS MITIGATION AFFIDAVIT**

STATE OF NEW YORK )

)ss.:

COUNTY OF WESTCHESTER )

I, Jennifer Raggo being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Pelham, New York.

On August 21, 2019, I served a Loss Mitigation package with respect to the Wells Fargo loan ending in 0001 as per the Creditor Loss Mitigation Affidavit filed on August 19, 2019 including the following:

☒ A copy of the Debtor's 2017 and 2018 tax return;

☒ A copy of the Debtor's most recent paycheck stub dated June 28, 2019\*;

\*Noted that the Debtor is a teacher and she receives one check for the entire summer. She will not receive additional paystubs until school resumes in September.

Or, if Debtor(s) is/are self employed:

☐ A copy of the Debtor(s)' business' most recent months' Profit and Loss Statements, setting forth a breakdown of the monthly business income and expenses;

☐ A copy of the Mortgagee's completed Financial Worksheet;

☒ Proof of Second/Third Party Income of non-debtor spouse for the pay dates 7/24/2019, 7/31/2019, 8/7/2019 and 8/14/2019;

☒ Other (please specify):

1. Mortgage Assistance application;
2. 2 recent bank statements for Michele Barisano from NY Community Bank for the period from 5/8/2019 through 7/8/2019 for account ending in 4298; and
3. 2 recent bank statements for John Barisano from Sterling National Bank for the period from 5/16/2019 through 7/15/2019 for account ending in 9340;

upon the following parties via Electronic Mail at the following addresses:

**Jenelle C. Arnold**  
Aldridge Pite, LLP  
Jarnold@aldridgepite.com

Please be advised that the loss mitigation contact is as follows:

Name: Penachio Malara, LLP

Title: Counsel and Paralegal for Michele Barisano

Phone Number: (914) 946-2889

Fax Number: (914) 206-4884

Email Address: anne@pmlawllp.com, jraggo@pmlawllp.com

Dated: White Plains, New York  
August 21, 2019

  
Jennifer Raggo

## Jennifer Raggo

---

**From:** Jennifer Raggo  
**Sent:** Wednesday, August 21, 2019 12:52 PM  
**To:** jarnold@aldridgepite.com  
**Cc:** Anne Penachio; fmalara@pmlawllp.com  
**Subject:** Michele Barisano Ch. 13 Case No. 19-23294-shl, Loss Mitigation Package (Wells Fargo)  
**Attachments:** Barisano, Complete LM package.pdf; Barisano, Unredacted 2017 tax return.pdf; Barisano, Unredacted 2018 tax return.pdf

Dear Ms. Arnold:

As per the Creditor Loss Mitigation Affidavit filed on August 16, 2019, attached hereto is a Loss Mitigation package for the above-referenced debtor including the following:

1. Mortgage Assistance application;
2. Recent paystub for Michele Barisano dated June 28, 2019. Please note that she is a teacher and gets one check for the summer months and will not commence receiving individual paystubs until September when the school year resumes;
3. 2 recent bank statements for Michele Barisano from NY Community Bank for the period from 5/8/2019 through 7/8/2019 for account ending in 4298;
4. 2 recent bank statements for John Barisano from Sterling National Bank for the period from 5/16/2019 through 7/15/2019 for account ending in 9340;
5. 4 recent paystubs for John Barisano for the pay dates 7/24/2019, 7/31/2019, 8/7/2019 and 8/14/2019. He is paid weekly.
6. 2017 tax returns; and
7. 2018 tax returns.

This should complete the request. Please let us know of anything further that is needed at this time.

Thank you.

**PLEASE NOTE THAT OUR OFFICE ADDRESS HAS CHANGED!**



**PENACHIO | MALARA, LLP**  
**ATTORNEYS**

## Jennifer Raggo

Paralegal/Office Manager  
Loss Mitigation/Bankruptcy Specialist  
Penachio Malara, LLP  
245 Main Street, Suite 450  
White Plains, NY 10601  
(914) 946-2889 (Phone)  
(914) 206-4884 (Fax)  
jraggo@pmlawllp.com